

In re:  
Matthew J. Gibson  
Debtor

Case No. 19-16499-mdc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Dec 22, 2021

User: admin  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 8

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 24, 2021:

Recip ID	Recipient Name and Address
db	Matthew J. Gibson, 329 Heron Drive, Lincoln University, PA 19352-1729
cr	+ ARPCE 1- HELOC Limited Servicing, c/o Stern & Eisenberg, PC, 1581 Main Street, Suite 200, The Shops at Valley Square Warrington, PA 18976-3403
cr	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785
cr	+ BANK OF AMERICA, N.A., c/o KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
cr	+ Santander Consumer USA Inc. dba Chrysler Capital, P.O. Box 961245, Fort Worth, TX 76161-0244

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Dec 22 2021 23:38:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 22 2021 23:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Dec 22 2021 23:38:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

TOTAL: 3

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 24, 2021

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: admin

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 22, 2021 at the address(es) listed below:

Name	Email Address
CHRISTOPHER H. SCHUBERT	on behalf of Creditor FTP Oxford Gateway LP chriss@rrhc.com
CHRISTOPHER H. SCHUBERT	on behalf of FTP Oxford Gateway LP chriss@rrhc.com
DANIEL P. JONES	on behalf of Creditor ARPCE 1- HELOC Limited Servicing djones@sterneisenberg.com bkecf@sterneisenberg.com
DENISE ELIZABETH CARLON	on behalf of Creditor BANK OF AMERICA N.A. bkgroup@kmlawgroup.com
JEROME B. BLANK	on behalf of Creditor BANK OF AMERICA N.A. paeb@fedphe.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
REBECCA ANN SOLARZ	on behalf of Creditor BANK OF AMERICA N.A. bkgroup@kmlawgroup.com, rsolarz@kmlawgroup.com
THOMAS SONG	on behalf of Creditor BANK OF AMERICA N.A. tomysong0@gmail.com
THOMAS SONG	on behalf of Creditor Bank Of America N.A., et.al. tomysong0@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM EDWARD CRAIG	on behalf of Creditor Santander Consumer USA Inc. dba Chrysler Capital ecfmil@mortoncraig.com mortoncraigecef@gmail.com
ZACHARY PERLICK	on behalf of Plaintiff Matthew J. Gibson Perlick@verizon.net pireland1@verizon.net
ZACHARY PERLICK	on behalf of Debtor Matthew J. Gibson Perlick@verizon.net pireland1@verizon.net

TOTAL: 13

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: Matthew J. Gibson

Debtor(s)

CHAPTER 13

BANK OF AMERICA, N.A.

Movant

vs.

NO. 19-16499 MDC

Matthew J. Gibson

Debtor(s)

11 U.S.C. Sections 362 and 1301

William C. Miller Esq.

Trustee

**ORDER**

AND NOW, this 22nd day of December 2021 at Philadelphia, upon failure of Debtor(s) and the Trustee to file and Answer or otherwise plead, it is:

ORDERED THAT: The Motion for Relief from the Automatic Stay of all proceedings is granted and the Automatic Stay of all proceeding, as provided under Section 362 of the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 (The Code), 11 U.S.C. Section 362, is modified with respect to the subject premises located at 329 Heron Drive, Lincoln University, PA 19352 ("Property), so as to allow Movant, its successors or assignees, to proceed with its rights and remedies under the terms of the subject Mortgage and pursue its in rem State Court remedies including, but not limited to, taking the Property to Sheriff's Sale, in addition to potentially pursuing other loss mitigation alternatives including, but not limited to, a loan modification, short sale or deed-in-lieu of foreclosure. Additionally, any purchaser of the Property at Sheriff's Sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession of the Property.



Magdeline D. Coleman  
Chief U.S. Bankruptcy Judge